

SERFF Tracking Number:	JACK-125699273	State:	Arkansas
Filing Company:	Jackson National Life Insurance Company	State Tracking Number:	39658
Company Tracking Number:	7567 ET AL		
TOI:	A02.11 Individual Annuities- Deferred Non-Variable and Variable	Sub-TOI:	A02.11.002 Flexible Premium
Product Name:	2% Contract Enhancement Endorsement		
Project Name/Number:	2% Contract Enhancement Endorsement/7567 ET AL		

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: 2% Contract Enhancement Endorsement SERFF Tr Num: JACK-125699273 State: ArkansasLH

TOI: A02.11 Individual Annuities- Deferred Non-Variable and Variable SERFF Status: Closed State Tr Num: 39658

Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: 7567 ET AL State Status: Approved-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Julia Braem, Julie Hughes, Lynne Gerding
Disposition Date: 07/18/2008

Date Submitted: 07/18/2008 Disposition Status: Approved

Implementation Date Requested: 08/18/2008 Implementation Date:

State Filing Description:

General Information

Project Name: 2% Contract Enhancement Endorsement

Project Number: 7567 ET AL

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile: 07/02/2008

Domicile Status Comments: The form is exempt from filing with Michigan, our State of domicile, by Order No. 97-010-M, which was issued and entered January 29, 1997, effective February 1, 1997.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/18/2008

State Status Changed: 07/18/2008

Corresponding Filing Tracking Number: 7567 ET AL

Filing Description:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

<i>SERFF Tracking Number:</i>	<i>JACK-125699273</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Jackson National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39658</i>
<i>Company Tracking Number:</i>	<i>7567 ET AL</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non- Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>2% Contract Enhancement Endorsement</i>		
<i>Project Name/Number:</i>	<i>2% Contract Enhancement Endorsement/7567 ET AL</i>		

Submitted for your approval are the above-referenced contract enhancement endorsements.

These endorsements are new and will not replace any previously approved forms except as noted below.

Endorsements 7567 and 7571 provide a Contract Enhancement on premium received in the first five contract years. Endorsements 7568, 7569 and 7570 provide a Contract Enhancement on premium received in the first seven contract years.

Endorsements 7567, 7568, 7569 and 7571 will be offered for election on new contract issues.

Endorsement 7570 will be offered for election on new contract issues. Additionally, at a future date as IT systems allow, we intend to provide 7570 as a substitute endorsement to inform Contract Owners who have elected our currently marketed 5% Contract Enhancement endorsement 7507. Current Contract Owners will be given the opportunity to decline the substitution of this benefit, if so desired. Endorsement 7570 allows greater flexibility to the Contract Owner in that it provides a contract enhancement on initial and subsequent premium payments for the first seven contract years as opposed to the benefit we are currently marketing which provides an enhancement in the first contract year only.

These endorsements are strictly optional, and there is an additional charge to the contract value for the benefit provided. The endorsements may be added to previously issued contracts, as well as new issues. The issue ages for the endorsements are 0 – 87.

These endorsements are designed for use with any individual variable annuity that has been previously approved by your Department and also any individual variable annuity form that Jackson National Life Insurance Company may develop and file with your Department for approval in the future.

A readability certification has not been included with this submission as the contracts this endorsement will be attached to are regulated as a security by the Securities and Exchange Commission and are not subject to readability requirements.

The forms will be issued by Jackson National Life Insurance Company and the variable annuity contract to which they will be attached are marketed to the general public by appropriately licensed registered representatives through

<i>SERFF Tracking Number:</i>	<i>JACK-125699273</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Jackson National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39658</i>
<i>Company Tracking Number:</i>	<i>7567 ET AL</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non- Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>2% Contract Enhancement Endorsement</i>		
<i>Project Name/Number:</i>	<i>2% Contract Enhancement Endorsement/7567 ET AL</i>		

broker/dealers and financial institutions.

The forms are exempt from filing with Michigan, our State of domicile, by Order No. 97 010 M, which was issued and entered January 29, 1997, effective February 1, 1997. To the best of our knowledge and belief their provisions comply with applicable laws and regulations of your jurisdiction. With regard to Regulation 19, Jackson National Life hereby certifies that we do NOT discriminate based on sex in the sale of insurance.

Variables within the forms have been bracketed and generally consist of names, dates and numbers. The forms, when issued, may vary in format, paper size, border and Company logo. We will correct any minor typographical error that may be identified after filing. The forms may also be used as a single-sided form. Additionally, a small square bar code may be placed in the far bottom left-hand corner, but will not obscure the form number.

If produced electronically, the forms may vary somewhat in format, such as the two-sided page format being printed as one-sided pages. However, the content of the forms will remain exactly as submitted.

I look forward to your favorable review. If I can be of any assistance to you, or if additional information is required, please contact me by telephone at 800/317-7989, by facsimile at 517/706-5522, or by email at pd&sf@jnli.com.

Company and Contact

Filing Contact Information

Julia Braem, Filing Manager	pd&sf@jnli.com
1 CORPORATE WAY	(800) 317-7989 [Phone]
LANSING, MI 48951	(517) 706-5522[FAX]

Filing Company Information

Jackson National Life Insurance Company	CoCode: 65056	State of Domicile: Michigan
1 Corporate Way	Group Code: 918	Company Type:
Lansing, MI 48915	Group Name:	State ID Number:
(800) 317-7989 ext. [Phone]	FEIN Number: 38-1659835	

SERFF Tracking Number: JACK-125699273 *State:* Arkansas
Filing Company: Jackson National Life Insurance Company *State Tracking Number:* 39658
Company Tracking Number: 7567 ET AL
TOI: A02.11 Individual Annuities- Deferred Non- *Sub-TOI:* A02.11.002 Flexible Premium
Variable and Variable
Product Name: 2% Contract Enhancement Endorsement
Project Name/Number: 2% Contract Enhancement Endorsement/7567 ET AL

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$20 per form - 5 forms
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$100.00	07/18/2008	21488373

<i>SERFF Tracking Number:</i>	<i>JACK-125699273</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Jackson National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39658</i>
<i>Company Tracking Number:</i>	<i>7567 ET AL</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non- Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>2% Contract Enhancement Endorsement</i>		
<i>Project Name/Number:</i>	<i>2% Contract Enhancement Endorsement/7567 ET AL</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/18/2008	07/18/2008

<i>SERFF Tracking Number:</i>	<i>JACK-125699273</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Jackson National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39658</i>
<i>Company Tracking Number:</i>	<i>7567 ET AL</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non- Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>2% Contract Enhancement Endorsement</i>		
<i>Project Name/Number:</i>	<i>2% Contract Enhancement Endorsement/7567 ET AL</i>		

Disposition

Disposition Date: 07/18/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: JACK-125699273 State: Arkansas

Filing Company: Jackson National Life Insurance Company State Tracking Number: 39658

Company Tracking Number: 7567 ET AL

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable

Product Name: 2% Contract Enhancement Endorsement

Project Name/Number: 2% Contract Enhancement Endorsement/7567 ET AL

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	2% Contract Enhancement Endorsement		Yes
Form	3% Contract Enhancement Endorsement		Yes
Form	4% Contract Enhancement Endorsement		Yes
Form	5% Contract Enhancement Endorsement		Yes
Form	2% Contract Enhancement Endorsement		Yes

SERFF Tracking Number: JACK-125699273 State: Arkansas

Filing Company: Jackson National Life Insurance Company State Tracking Number: 39658

Company Tracking Number: 7567 ET AL

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable

Product Name: 2% Contract Enhancement Endorsement

Project Name/Number: 2% Contract Enhancement Endorsement/7567 ET AL

Form Schedule

Lead Form Number: 7567 ET AL

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	7567	Policy/Cont 2% Contract ract/Fratern Enhancement al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	7567 endorsement form 06-10- 08.pdf
	7568	Policy/Cont 3% Contract ract/Fratern Enhancement al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	7568 endorsement form 06-10- 08.pdf
	7569	Policy/Cont 4% Contract ract/Fratern Enhancement al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	7569 endorsement form 06-10- 08.pdf
	7570	Policy/Cont 5% Contract ract/Fratern Enhancement al Endorsement Certificate:	Initial		0	7570 endorsement form 06-10- 08.pdf

<i>SERFF Tracking Number:</i>	<i>JACK-125699273</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Jackson National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39658</i>
<i>Company Tracking Number:</i>	<i>7567 ET AL</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>2% Contract Enhancement Endorsement</i>		
<i>Project Name/Number:</i>	<i>2% Contract Enhancement Endorsement/7567 ET AL</i>		
	Amendmen		
	t, Insert		
	Page,		
	Endorseme		
	nt or Rider		
7571	Policy/Cont 2% Contract	Initial	0
	ract/Fratern Enhancement		
	al Endorsement		
	Certificate:		
	Amendmen		
	t, Insert		
	Page,		
	Endorseme		
	nt or Rider		
			7571
			endorsement
			form 06-10-
			08.pdf

[2%] CONTRACT ENHANCEMENT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control. The benefits described in this endorsement will cease upon termination of the Contract. The Contract Enhancement may only be elected prior to the Issue Date.

The Contract is amended as follows:

- 1) The **CONTRACT DATA PAGE** is amended by the addition of the following:

"Contract Enhancement Charge. On an annual basis, this charge equals [0.395%] of the daily net asset value of the Investment Divisions and is assessed for the first [five] Contract Years. This charge will also be assessed by the Company for the first [five] Contract Years against the Fixed Account Option(s), resulting in an annual Current Interest Rate of [0.395%] less than the annual Current Interest Rate that would apply to the same Fixed Account Option(s) if the Contract Enhancement had not been elected. However, in no event will the Current Interest Rate credited to any Fixed Account Option be less than the minimum guaranteed interest rate(s) for those options.

Contract Enhancement Percentage.

Contract Year Premium is Received	Contract Enhancement Percentage
[1 & 2	2.00%
3 & 4	1.25%
5	0.50%
6+	0%]

Recapture Charge Percentage.

	Contract Year Premium is Received				
Completed Years Since Receipt of Premium	[1	2	3	4	5]
[0	2.00%	2.00%	1.25%	1.25%	0.50%
1	2.00%	1.25%	1.25%	0.50%	0%
2	1.25%	1.25%	0.50%	0%	0%
3	1.25%	0.50%	0%	0%	0%
4	0.50%	0%	0%	0%	0%
5+	0%	0%	0%	0%	0%"]

2) The following is added to the **DEFINITIONS** contained in the Contract:

"CONTRACT ENHANCEMENT. The Company will add a credit to the Separate Account Contract Value and/or the Fixed Account Contract Value for each Premium received during the first [five] Contract Years. The Contract Enhancement is equal to the Contract Enhancement percentage, as set forth on the Contract Data Page, multiplied by the Premium. The Contract Enhancement will be allocated to the Investment Divisions and/or Fixed Account Options in the same proportion as the Corresponding Premium. The Contract Enhancement is not credited to Premium received after the [fifth] Contract Year.

CORRESPONDING PREMIUM. Premium allocated to the Investment Divisions and/or Fixed Account Options during the first [five] Contract Years that has received a Contract Enhancement."

3) The **GENERAL PROVISIONS** of the Contract is amended by the addition of the following provision:

"CONTRACT ENHANCEMENT. The Company will credit a percentage of Premium for each Premium payment received during the first [five] Contract Years in exchange for the deduction of the Contract Enhancement Charge as set forth on the Contract Data Page. The Contract Enhancement Charge is deducted daily from the Investment Divisions as part of the Accumulation Unit Value calculation and lowers the Current Interest Rate credited on Your Fixed Account Options. Thus, the Contract Enhancement Charge affects Your Contract Value, which includes all Premium payments made to the Contract, the Contract Enhancement and the earnings, if any, on such amounts for the first [five] Contract Years. The Company will take back (recapture) the Contract Enhancement in accordance with the Recapture Charge schedule on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made, subject to the Recapture Charge provisions.

Your Contract Value will reflect any gains or losses attributable to a Contract Enhancement. Contract Enhancements, and any gains or losses attributable to a Contract Enhancement, will be considered earnings under the Contract."

4) The **Excess Interest Adjustment** provision of the **FIXED ACCOUNT** section of the **ACCUMULATION PROVISIONS** is amended by the addition of the following sentence:

"I and J will not include any Contract Enhancement or Contract Enhancement Charge."

5) The **WITHDRAWAL PROVISIONS** of the Contract are amended by deleting and replacing the second paragraph of the **WITHDRAWAL CHARGE** section with the following:

"The Withdrawal Charge and Recapture Charge will be deducted from the remaining Contract Value such that the actual reduction in Contract Value as a result of the withdrawal may be greater than the withdrawal amount requested and paid. For purposes of determining the Withdrawal Charge and Recapture Charge, withdrawals will be allocated first to earnings, if any (which may be withdrawn free of Withdrawal Charge and Recapture Charge), and then to Remaining Premium on a first-in, first-out basis so that all withdrawals are allocated to Remaining Premium to which the lowest (if any) Withdrawal Charges and Recapture Charges apply. The Withdrawal Charge and Recapture Charge are based on the portion of the Remaining Premiums withdrawn."

6) The **WITHDRAWAL PROVISIONS** are amended by the addition of the following section:

"RECAPTURE CHARGE. The Contract Enhancement will be recaptured in accordance with the Recapture Charge schedule set forth on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made, in the event of payments under an income option, or upon the exercise of the Right to Examine period. The Recapture Charge is equal to the Recapture Charge percentage applied to the portion of Corresponding Premium withdrawn. The Recapture Charge will be taken from the Investment Divisions and the Fixed Account Options in the same proportion as the Withdrawal Charge. The Recapture Charge will be waived upon payment under the Death Benefit Provisions of the Contract and waived in the same manner as the Withdrawal Charge in the following sections of the Contract: (a) Additional Free Withdrawal, (b) Waiver of Withdrawal Charge due to Terminal Illness, (c) Waiver of Withdrawal Charge for Specified Conditions, and (d) Waiver of Withdrawal Charge for Extended Care. The Company will waive the Recapture Charge on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code. If You request an amount greater than the required minimum distribution for this Contract, the entire withdrawal will be subject to any applicable Recapture Charge.

For purposes of calculating the Recapture Charge upon election of an Income Option, the Company treats such election the same as it treats full withdrawals."

7) The fourth paragraph in the **INCOME OPTIONS** provision is amended by the addition of the following sentence:

"The Contract Value will be reduced by any applicable Recapture Charge prior to being applied to an Income Option."

Signed for the
Jackson National Life Insurance

A handwritten signature in black ink, enclosed in large square brackets. The signature is stylized and appears to be a cursive representation of a name.

President and Chief Executive Officer

[3%] CONTRACT ENHANCEMENT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control. The benefits described in this endorsement will cease upon termination of the Contract. The Contract Enhancement may only be elected prior to the Issue Date.

The Contract is amended as follows:

- 1) The **CONTRACT DATA PAGE** is amended by the addition of the following:

"Contract Enhancement Charge. On an annual basis, this charge equals [0.42%] of the daily net asset value of the Investment Divisions and is assessed for the first [seven] Contract Years. This charge will also be assessed by the Company for the first [seven] Contract Years against the Fixed Account Option(s), resulting in an annual Current Interest Rate of [0.42%] less than the annual Current Interest Rate that would apply to the same Fixed Account Option(s) if the Contract Enhancement had not been elected. However, in no event will the Current Interest Rate credited to any Fixed Account Option be less than the minimum guaranteed interest rate(s) for those options.

Contract Enhancement Percentage.

Contract Year Premium is Received	Contract Enhancement Percentage
[1 & 2	3.00%
3	2.25%
4 & 5	2.00%
6 & 7	1.00%
8+	0%]

Recapture Charge Percentage.

Completed Years Since Receipt of Premium	Contract Year Premium is Received						
	[1	2	3	4	5	6	7]
[0	3.00%	3.00%	2.00%	2.00%	2.00%	1.00%	1.00%
1	3.00%	2.00%	2.00%	2.00%	1.00%	1.00%	0%
2	2.00%	2.00%	2.00%	1.00%	1.00%	0%	0%
3	2.00%	2.00%	1.00%	1.00%	0%	0%	0%
4	2.00%	1.00%	1.00%	0%	0%	0%	0%
5	1.00%	1.00%	0%	0%	0%	0%	0%
6	1.00%	0%	0%	0%	0%	0%	0%
7+	0%	0%	0%	0%	0%	0%	0%"]

2) The following is added to the **DEFINITIONS** contained in the Contract:

"CONTRACT ENHANCEMENT. The Company will add a credit to the Separate Account Contract Value and/or the Fixed Account Contract Value for each Premium received during the first [seven] Contract Years. The Contract Enhancement is equal to the Contract Enhancement percentage, as set forth on the Contract Data Page, multiplied by the Premium. The Contract Enhancement will be allocated to the Investment Divisions and/or Fixed Account Options in the same proportion as the Corresponding Premium. The Contract Enhancement is not credited to Premium received after the [seventh] Contract Year.

CORRESPONDING PREMIUM. Premium allocated to the Investment Divisions and/or Fixed Account Options during the first [seven] Contract Years that has received a Contract Enhancement."

3) The **GENERAL PROVISIONS** of the Contract is amended by the addition of the following provision:

"CONTRACT ENHANCEMENT. The Company will credit a percentage of Premium for each Premium payment received during the first [seven] Contract Years in exchange for the deduction of the Contract Enhancement Charge as set forth on the Contract Data Page. The Contract Enhancement Charge is deducted daily from the Investment Divisions as part of the Accumulation Unit Value calculation and lowers the Current Interest Rate credited on Your Fixed Account Options. Thus, the Contract Enhancement Charge affects Your Contract Value, which includes all Premium payments made to the Contract, the Contract Enhancement and the earnings, if any, on such amounts for the first [seven] Contract Years. The Company will take back (recapture) the Contract Enhancement in accordance with the Recapture Charge schedule on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made, subject to the Recapture Charge provisions.

Your Contract Value will reflect any gains or losses attributable to a Contract Enhancement. Contract Enhancements, and any gains or losses attributable to a Contract Enhancement, will be considered earnings under the Contract."

4) The **Excess Interest Adjustment** provision of the **FIXED ACCOUNT** section of the **ACCUMULATION PROVISIONS** is amended by the addition of the following sentence:

"I and J will not include any Contract Enhancement or Contract Enhancement Charge."

5) The **WITHDRAWAL PROVISIONS** of the Contract are amended by deleting and replacing the second paragraph of the **WITHDRAWAL CHARGE** section with the following:

"The Withdrawal Charge and Recapture Charge will be deducted from the remaining Contract Value such that the actual reduction in Contract Value as a result of the withdrawal may be greater than the withdrawal amount requested and paid. For purposes of determining the Withdrawal Charge and Recapture Charge, withdrawals will be allocated first to earnings, if any (which may be withdrawn free of Withdrawal Charge and Recapture Charge), and then to Remaining Premium on a first-in, first-out basis so that all withdrawals are allocated to Remaining Premium to which the lowest (if any) Withdrawal Charges and Recapture Charges apply. The Withdrawal Charge and Recapture Charge are based on the portion of the Remaining Premiums withdrawn."

6) The **WITHDRAWAL PROVISIONS** are amended by the addition of the following section:

"RECAPTURE CHARGE. The Contract Enhancement will be recaptured in accordance with the Recapture Charge schedule set forth on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made, in the event of payments under an income option, or upon the exercise of the Right to Examine period. The Recapture Charge is equal to the Recapture Charge percentage applied to the portion of Corresponding Premium withdrawn. The Recapture Charge will be taken from the Investment Divisions and the Fixed Account Options in the same proportion as the Withdrawal Charge. The Recapture Charge will be waived upon payment under the Death Benefit Provisions of the Contract and waived in the same manner as the Withdrawal Charge in the following sections of the Contract: (a) Additional Free Withdrawal, (b) Waiver of Withdrawal Charge due to Terminal Illness, (c) Waiver of Withdrawal Charge for Specified Conditions, and (d) Waiver of Withdrawal Charge for Extended Care. The Company will waive the Recapture Charge on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code. If You request an amount greater than the required minimum distribution for this Contract, the entire withdrawal will be subject to any applicable Recapture Charge.

For purposes of calculating the Recapture Charge upon election of an Income Option, the Company treats such election the same as it treats full withdrawals."

7) The fourth paragraph in the **INCOME OPTIONS** provision is amended by the addition of the following sentence:

"The Contract Value will be reduced by any applicable Recapture Charge prior to being applied to an Income Option."

Signed for the
Jackson National Life Insurance


President and Chief Executive Officer

[4%] CONTRACT ENHANCEMENT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control. The benefits described in this endorsement will cease upon termination of the Contract. The Contract Enhancement may only be elected prior to the Issue Date.

The Contract is amended as follows:

1) The **CONTRACT DATA PAGE** is amended by the addition of the following:

"Contract Enhancement Charge. On an annual basis, this charge equals [0.56%] of the daily net asset value of the Investment Divisions and is assessed for the first [seven] Contract Years. This charge will also be assessed by the Company for the first [seven] Contract Years against the Fixed Account Option(s), resulting in an annual Current Interest Rate of [0.56%] less than the annual Current Interest Rate that would apply to the same Fixed Account Option(s) if the Contract Enhancement had not been elected. However, in no event will the Current Interest Rate credited to any Fixed Account Option be less than the minimum guaranteed interest rate(s) for those options.

Contract Enhancement Percentage.

Contract Year Premium is Received	Contract Enhancement Percentage
[1 & 2	4.00%
3	3.00%
4 & 5	2.50%
6 & 7	1.25%
8+	0%]

Recapture Charge Percentage.

Completed Years Since Receipt of Premium	Contract Year Premium is Received						
	[1	2	3	4	5	6	7]
[0	4.00%	4.00%	2.50%	2.50%	2.50%	1.25%	1.25%
1	4.00%	2.50%	2.50%	2.50%	1.25%	1.25%	0%
2	2.50%	2.50%	2.50%	1.25%	1.25%	0%	0%
3	2.50%	2.50%	1.25%	1.25%	0%	0%	0%
4	2.50%	1.25%	1.25%	0%	0%	0%	0%
5	1.25%	1.25%	0%	0%	0%	0%	0%
6	1.25%	0%	0%	0%	0%	0%	0%
7+	0%	0%	0%	0%	0%	0%	0%"]

2) The following is added to the **DEFINITIONS** contained in the Contract:

"CONTRACT ENHANCEMENT. The Company will add a credit to the Separate Account Contract Value and/or the Fixed Account Contract Value for each Premium received during the first [seven] Contract Years. The Contract Enhancement is equal to the Contract Enhancement percentage, as set forth on the Contract Data Page, multiplied by the Premium. The Contract Enhancement will be allocated to the Investment Divisions and/or Fixed Account Options in the same proportion as the Corresponding Premium. The Contract Enhancement is not credited to Premium received after the [seventh] Contract Year.

CORRESPONDING PREMIUM. Premium allocated to the Investment Divisions and/or Fixed Account Options during the first [seven] Contract Years that has received a Contract Enhancement."

3) The **GENERAL PROVISIONS** of the Contract is amended by the addition of the following provision:

"CONTRACT ENHANCEMENT. The Company will credit a percentage of Premium for each Premium payment received during the first [seven] Contract Years in exchange for the deduction of the Contract Enhancement Charge as set forth on the Contract Data Page. The Contract Enhancement Charge is deducted daily from the Investment Divisions as part of the Accumulation Unit Value calculation and lowers the Current Interest Rate credited on Your Fixed Account Options. Thus, the Contract Enhancement Charge affects Your Contract Value, which includes all Premium payments made to the Contract, the Contract Enhancement and the earnings, if any, on such amounts for the first [seven] Contract Years. The Company will take back (recapture) the Contract Enhancement in accordance with the Recapture Charge schedule on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made, subject to the Recapture Charge provisions.

Your Contract Value will reflect any gains or losses attributable to a Contract Enhancement. Contract Enhancements, and any gains or losses attributable to a Contract Enhancement, will be considered earnings under the Contract."

4) The **Excess Interest Adjustment** provision of the **FIXED ACCOUNT** section of the **ACCUMULATION PROVISIONS** is amended by the addition of the following sentence:

"I and J will not include any Contract Enhancement or Contract Enhancement Charge."

5) The **WITHDRAWAL PROVISIONS** of the Contract are amended by deleting and replacing the second paragraph of the **WITHDRAWAL CHARGE** section with the following:

"The Withdrawal Charge and Recapture Charge will be deducted from the remaining Contract Value such that the actual reduction in Contract Value as a result of the withdrawal may be greater than the withdrawal amount requested and paid. For purposes of determining the Withdrawal Charge and Recapture Charge, withdrawals will be allocated first to earnings, if any (which may be withdrawn free of Withdrawal Charge and Recapture Charge), and then to Remaining Premium on a first-in, first-out basis so that all withdrawals are allocated to Remaining Premium to which the lowest (if any) Withdrawal Charges and Recapture Charges apply. The Withdrawal Charge and Recapture Charge are based on the portion of the Remaining Premiums withdrawn."

6) The **WITHDRAWAL PROVISIONS** are amended by the addition of the following section:

"RECAPTURE CHARGE. The Contract Enhancement will be recaptured in accordance with the Recapture Charge schedule set forth on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made, in the event of payments under an income option, or upon the exercise of the Right to Examine period. The Recapture Charge is equal to the Recapture Charge percentage applied to the portion of Corresponding Premium withdrawn. The Recapture Charge will be taken from the Investment Divisions and the Fixed Account Options in the same proportion as the Withdrawal Charge. The Recapture Charge will be waived upon payment under the Death Benefit Provisions of the Contract and waived in the same manner as the Withdrawal Charge in the following sections of the Contract: (a) Additional Free Withdrawal, (b) Waiver of Withdrawal Charge due to Terminal Illness, (c) Waiver of Withdrawal Charge for Specified Conditions, and (d) Waiver of Withdrawal Charge for Extended Care. The Company will waive the Recapture Charge on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code. If You request an amount greater than the required minimum distribution for this Contract, the entire withdrawal will be subject to any applicable Recapture Charge.

For purposes of calculating the Recapture Charge upon election of an Income Option, the Company treats such election the same as it treats full withdrawals."

7) The fourth paragraph in the **INCOME OPTIONS** provision is amended by the addition of the following sentence:

"The Contract Value will be reduced by any applicable Recapture Charge prior to being applied to an Income Option."

Signed for the
Jackson National Life Insurance


President and Chief Executive Officer

[5%] CONTRACT ENHANCEMENT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control. The benefits described in this endorsement will cease upon termination of the Contract. The Contract Enhancement may only be elected prior to the Issue Date.

The Contract is amended as follows:

- 1) The **CONTRACT DATA PAGE** is amended by the addition of the following:

"Contract Enhancement Charge. On an annual basis, this charge equals [0.695%] of the daily net asset value of the Investment Divisions and is assessed for the first [seven] Contract Years. This charge will also be assessed by the Company for the first [seven] Contract Years against the Fixed Account Option(s), resulting in an annual Current Interest Rate of [0.695%] less than the annual Current Interest Rate that would apply to the same Fixed Account Option(s) if the Contract Enhancement had not been elected. However, in no event will the Current Interest Rate credited to any Fixed Account Option be less than the minimum guaranteed interest rate(s) for those options.

Contract Enhancement Percentage.

Contract Year Premium is Received	Contract Enhancement Percentage
[1	5.00%
2	4.50%
3	3.75%
4	3.00%
5	2.25%
6	1.75%
7	1.00%
8+	0%]

Recapture Charge Percentage.

Completed Years Since Receipt of Premium	Contract Year Premium is Received						
	[1	2	3	4	5	6	7]
[0	4.50%	3.75%	3.25%	2.75%	2.00%	1.25%	1.00%
1	3.75%	3.25%	2.75%	2.00%	1.25%	1.00%	0%
2	3.25%	2.75%	2.00%	1.25%	1.00%	0%	0%
3	2.75%	2.00%	1.25%	1.00%	0%	0%	0%
4	2.00%	1.25%	1.00%	0%	0%	0%	0%
5	1.25%	1.00%	0%	0%	0%	0%	0%
6	1.00%	0%	0%	0%	0%	0%	0%
7+	0%	0%	0%	0%	0%	0%	0%"]

2) The following is added to the **DEFINITIONS** contained in the Contract:

"CONTRACT ENHANCEMENT. The Company will add a credit to the Separate Account Contract Value and/or the Fixed Account Contract Value for each Premium received during the first [seven] Contract Years. The Contract Enhancement is equal to the Contract Enhancement percentage, as set forth on the Contract Data Page, multiplied by the Premium. The Contract Enhancement will be allocated to the Investment Divisions and/or Fixed Account Options in the same proportion as the Corresponding Premium. The Contract Enhancement is not credited to Premium received after the [seventh] Contract Year.

CORRESPONDING PREMIUM. Premium allocated to the Investment Divisions and/or Fixed Account Options during the first [seven] Contract Years that has received a Contract Enhancement."

3) The **GENERAL PROVISIONS** of the Contract is amended by the addition of the following provision:

"CONTRACT ENHANCEMENT. The Company will credit a percentage of Premium for each Premium payment received during the first [seven] Contract Years in exchange for the deduction of the Contract Enhancement Charge as set forth on the Contract Data Page. The Contract Enhancement Charge is deducted daily from the Investment Divisions as part of the Accumulation Unit Value calculation and lowers the Current Interest Rate credited on Your Fixed Account Options. Thus, the Contract Enhancement Charge affects Your Contract Value, which includes all Premium payments made to the Contract, the Contract Enhancement and the earnings, if any, on such amounts for the first [seven] Contract Years. The Company will take back (recapture) the Contract Enhancement in accordance with the Recapture Charge schedule on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made, subject to the Recapture Charge provisions. Upon the exercise of the Right to Examine period, the entire amount of the Contract Enhancement will be recaptured.

Your Contract Value will reflect any gains or losses attributable to a Contract Enhancement. Contract Enhancements, and any gains or losses attributable to a Contract Enhancement, will be considered earnings under the Contract."

- 4) The **Excess Interest Adjustment** provision of the **FIXED ACCOUNT** section of the **ACCUMULATION PROVISIONS** is amended by the addition of the following sentence:

"I and J will not include any Contract Enhancement or Contract Enhancement Charge."

- 5) The **WITHDRAWAL PROVISIONS** of the Contract are amended by deleting and replacing the second paragraph of the **WITHDRAWAL CHARGE** section with the following:

"The Withdrawal Charge and Recapture Charge will be deducted from the remaining Contract Value such that the actual reduction in Contract Value as a result of the withdrawal may be greater than the withdrawal amount requested and paid. For purposes of determining the Withdrawal Charge and Recapture Charge, withdrawals will be allocated first to earnings, if any (which may be withdrawn free of Withdrawal Charge and Recapture Charge), and then to Remaining Premium on a first-in, first-out basis so that all withdrawals are allocated to Remaining Premium to which the lowest (if any) Withdrawal Charges and Recapture Charges apply. The Withdrawal Charge and Recapture Charge are based on the portion of the Remaining Premiums withdrawn."

- 6) The **WITHDRAWAL PROVISIONS** are amended by the addition of the following section:


"RECAPTURE CHARGE. The Contract Enhancement will be recaptured in accordance with the Recapture Charge schedule set forth on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made or in the event of payments under an income option. The Recapture Charge is equal to the Recapture Charge percentage applied to the portion of Corresponding Premium withdrawn. The Recapture Charge will be taken from the Investment Divisions and the Fixed Account Options in the same proportion as the Withdrawal Charge. The Recapture Charge will be waived upon payment under the Death Benefit Provisions of the Contract and waived in the same manner as the Withdrawal Charge in the following sections of the Contract: (a) Additional Free Withdrawal, (b) Waiver of Withdrawal Charge due to Terminal Illness, (c) Waiver of Withdrawal Charge for Specified Conditions, and (d) Waiver of Withdrawal Charge for Extended Care. The Company will waive the Recapture Charge on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code. If You request an amount greater than the required minimum distribution for this Contract, the entire withdrawal will be subject to any applicable Recapture Charge.

For purposes of calculating the Recapture Charge upon election of an Income Option, the Company treats such election the same as it treats full withdrawals."

- 7) The fourth paragraph in the **INCOME OPTIONS** provision is amended by the addition of the following sentence:

"The Contract Value will be reduced by any applicable Recapture Charge prior to being applied to an Income Option."

Signed for the
Jackson National Life Insurance


President and Chief Executive Officer

[2%] CONTRACT ENHANCEMENT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control. The benefits described in this endorsement will cease upon termination of the Contract. The Contract Enhancement may only be elected prior to the Issue Date.

The Contract is amended as follows:

- 1) The **CONTRACT DATA PAGE** is amended by the addition of the following:

"Contract Enhancement Charge. On an annual basis, this charge equals [0.395%] of the daily net asset value of the Investment Divisions and is assessed for the first [five] Contract Years. This charge will also be assessed by the Company for the first [five] Contract Years against the Fixed Account Option(s), resulting in an annual Current Interest Rate of [0.395%] less than the annual Current Interest Rate that would apply to the same Fixed Account Option(s) if the Contract Enhancement had not been elected. However, in no event will the Current Interest Rate credited to any Fixed Account Option be less than the minimum guaranteed interest rate(s) for that option.

Contract Enhancement Percentage.

Contract Year Premium is Received	Contract Enhancement Percentage
[1 & 2	2.00%
3 & 4	1.25%
5	0.50%
6+	0%]

Recapture Charge Percentage.

	Contract Year Premium is Received				
Completed Years Since Receipt of Premium	[1	2	3	4	5]
[0	2.00%	2.00%	1.25%	1.25%	0.50%
1	2.00%	1.25%	1.25%	0.50%	0%
2	1.25%	1.25%	0.50%	0%	0%
3	1.25%	0.50%	0%	0%	0%
4	0.50%	0%	0%	0%	0%
5+	0%	0%	0%	0%	0%"]

2) The following is added to the **DEFINITIONS** contained in the Contract:

"CONTRACT ENHANCEMENT. The Company will add a credit to the Separate Account Contract Value and/or the Fixed Account Contract Value for each Premium received during the first [five] Contract Years. The Contract Enhancement is equal to the Contract Enhancement percentage, as set forth on the Contract Data Page, multiplied by the Premium. The Contract Enhancement will be allocated to the Investment Divisions and/or Fixed Account Option in the same proportion as the Corresponding Premium. The Contract Enhancement is not credited to Premium received after the [fifth] Contract Year.

CORRESPONDING PREMIUM. Premium allocated to the Investment Divisions and/or Fixed Account Option during the first [five] Contract Years that has received a Contract Enhancement."

3) The **GENERAL PROVISIONS** of the Contract is amended by the addition of the following provision:

"CONTRACT ENHANCEMENT. The Company will credit a percentage of Premium for each Premium payment received during the first [five] Contract Years in exchange for the deduction of the Contract Enhancement Charge as set forth on the Contract Data Page. The Contract Enhancement Charge is deducted daily from the Investment Divisions as part of the Accumulation Unit Value calculation and lowers the Current Interest Rate credited on Your Fixed Account Option(s). Thus, the Contract Enhancement Charge affects Your Contract Value, which includes all Premium payments made to the Contract, the Contract Enhancement and the earnings, if any, on such amounts for the first [five] Contract Years. The Company will take back (recapture) the Contract Enhancement in accordance with the Recapture Charge schedule on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made, subject to the Recapture Charge provisions.

Your Contract Value will reflect any gains or losses attributable to a Contract Enhancement. Contract Enhancements, and any gains or losses attributable to a Contract Enhancement, will be considered earnings under the Contract."

4) The **WITHDRAWAL PROVISIONS** are amended by the addition of the following section:

"RECAPTURE CHARGE. The Contract Enhancement will be recaptured in accordance with the Recapture Charge schedule set forth on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made, in the event of payments under an income option, or upon the exercise of the Right to Examine period. The Recapture Charge is equal to the Recapture Charge percentage applied to the portion of Corresponding Premium withdrawn. The Recapture Charge will be deducted from the remaining Contract Value such that the actual reduction in Contract Value as a result of the withdrawal may be greater than the withdrawal amount requested and paid. For purposes of determining the Recapture Charge, withdrawals will be allocated first to earnings, if any (which may be withdrawn free of Recapture Charge), and then to Remaining Premium on a first-in, first-out basis so that all withdrawals are allocated to Remaining Premium to which the lowest (if any) Recapture Charge applies. The Recapture Charge will be taken from the Investment Divisions and the Fixed Account Option in the same proportion as the withdrawal. The Recapture Charge will be waived upon payment under the Death Benefit Provisions of the Contract. The Company will waive the Recapture Charge on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code. If You request an amount greater than the required minimum distribution for this Contract, the entire withdrawal will be subject to any applicable Recapture Charge.

For purposes of calculating the Recapture Charge upon election of an Income Option, the Company treats such election the same as it treats full withdrawals."

- 5) The fourth paragraph in the **INCOME OPTIONS** provision is amended by the addition of the following sentence:

"The Contract Value will be reduced by any applicable Recapture Charge prior to being applied to an Income Option."

Signed for the
Jackson National Life Insurance

A handwritten signature in black ink, enclosed in large square brackets. The signature is stylized and appears to be a cursive representation of a name, possibly 'Charles R. [unclear]'. Below the signature, the title 'President and Chief Executive Officer' is printed.

President and Chief Executive Officer

<i>SERFF Tracking Number:</i>	<i>JACK-125699273</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Jackson National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39658</i>
<i>Company Tracking Number:</i>	<i>7567 ET AL</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non- Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>2% Contract Enhancement Endorsement</i>		
<i>Project Name/Number:</i>	<i>2% Contract Enhancement Endorsement/7567 ET AL</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: JACK-125699273 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 39658
Company Tracking Number: 7567 ET AL
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: 2% Contract Enhancement Endorsement
Project Name/Number: 2% Contract Enhancement Endorsement/7567 ET AL

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/17/2008

Comments:

Attachment:

AR - Cert.pdf

Review Status:

Satisfied -Name: Statement of Variability

06/23/2008

Comments:

Attachments:

Statement of Variability 7567 6-17-08.pdf

Statement of Variability 7568.pdf

Statement of Variability 7569.pdf

Statement of Variability 7570.pdf

Statement of Variability 7571.pdf

CONSENT TO SUBMIT RATES
AND/OR COST BASIS FOR APPROVAL

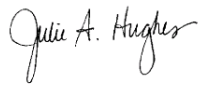
The Jackson National Life Insurance Company of Lansing, Michigan does hereby consent and agree:

- A) that all premium rates and/or cost basis both “maximum” and “current or projected,” used in relation to form numbers 7567, 7568, 7569, 7570, and 7571 must be filed with the Insurance Commissioner for the State of Arkansas (“Commissioner”) at least sixty (60) days prior to their proposed effective date. Such rates and/or cost basis shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost basis prior to the expiration of sixty (60) days.

or

- B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Jackson National Life Insurance Company

By : 
Julie Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: July 17, 2008

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7567
Revised: 06/17/2008

Page	Bracketed (Variable)	Range of Variables																																																
1	Endorsement Title: [2%] Contract Enhancement	1.00% -10.00%																																																
1	Contract Enhancement Charge with respect to Investment Divisions: [0.395%]	0.00% - 1.00%																																																
1	Contract Enhancement Charge with respect to Fixed Account Option: [0.395%]	0.00% - 1.00%																																																
1, 2	Number of Contract Years Contract Enhancement Charge is Assessed: [Five]	1-10																																																
1, 2	<div>Contract Enhancement Percentage.<table><tr><th>Contract Year Premium is Received</th><th>Contract Enhancement Percentage</th></tr><tr><td>[1 & 2</td><td>2.00%</td></tr><tr><td>3 & 4</td><td>1.25%</td></tr><tr><td>5</td><td>0.50%</td></tr><tr><td>6+</td><td>0%]</td></tr></table></div>	Contract Year Premium is Received	Contract Enhancement Percentage	[1 & 2	2.00%	3 & 4	1.25%	5	0.50%	6+	0%]	<div>Number of Contract Years Contract Enhancement is applied: 1-10</div> <div>Contract Enhancement Percentage: 0.00% - 10.00%</div> <div>The Contract Enhancement Percentages and duration over which they will be applied have been shown as bracketed in the endorsement so that we will be able to reduce or increase the Contract Enhancement Percentage and duration on newly issued endorsements depending on the Company’s risk tolerances and cost factors (including, but not limited to, expectations of expenses, lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</div>																																						
Contract Year Premium is Received	Contract Enhancement Percentage																																																	
[1 & 2	2.00%																																																	
3 & 4	1.25%																																																	
5	0.50%																																																	
6+	0%]																																																	
1	<div>Recapture Charge Percentage.<table><tr><th></th><th colspan="5">Contract Year Premium is Received</th></tr><tr><th>Completed Years Since Receipt of Premium</th><th>[1</th><th>2</th><th>3</th><th>4</th><th>5]</th></tr><tr><td>[0</td><td>2.00%</td><td>2.00%</td><td>1.25%</td><td>1.25%</td><td>0.50%</td></tr><tr><td>1</td><td>2.00%</td><td>1.25%</td><td>1.25%</td><td>0.50%</td><td>0%</td></tr><tr><td>2</td><td>1.25%</td><td>1.25%</td><td>0.50%</td><td>0%</td><td>0%</td></tr><tr><td>3</td><td>1.25%</td><td>0.50%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>4</td><td>0.50%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>5+</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%"]</td></tr></table></div>		Contract Year Premium is Received					Completed Years Since Receipt of Premium	[1	2	3	4	5]	[0	2.00%	2.00%	1.25%	1.25%	0.50%	1	2.00%	1.25%	1.25%	0.50%	0%	2	1.25%	1.25%	0.50%	0%	0%	3	1.25%	0.50%	0%	0%	0%	4	0.50%	0%	0%	0%	0%	5+	0%	0%	0%	0%	0%"]	<div>Length of Recapture Charge Period: 0-10</div> <div>Recapture Charge Percentage: 0.00% - 10.00%</div> <div>The Recapture Charge Percentages and length of the Recapture Charge period have been shown as bracketed so that we will be able to reduce or increase them on newly issued endorsements depending on the Company’s risk tolerances and cost factors (including, but not limited to, expectations of lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</div>
	Contract Year Premium is Received																																																	
Completed Years Since Receipt of Premium	[1	2	3	4	5]																																													
[0	2.00%	2.00%	1.25%	1.25%	0.50%																																													
1	2.00%	1.25%	1.25%	0.50%	0%																																													
2	1.25%	1.25%	0.50%	0%	0%																																													
3	1.25%	0.50%	0%	0%	0%																																													
4	0.50%	0%	0%	0%	0%																																													
5+	0%	0%	0%	0%	0%"]																																													
3	Signature of Jackson National Life’s President	As the identity of this individual could change over time, it is appropriate to bracket it as variable. The identities of these Jackson National Life officers has no material effect on the risk assumed by Jackson National Life or the owner of the contract. The endorsement will always contain the President’s signature.																																																

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7568
Revised: 06/17/2008

Page	Bracketed (Variable)	Range of Variables																																																																																
1	Endorsement Title: [3%] Contract Enhancement	1.00% -10.00%																																																																																
1	Contract Enhancement Charge with respect to Investment Divisions: [0.42%]	0.00% - 1.00%																																																																																
1	Contract Enhancement Charge with respect to Fixed Account Option: [0.42%]	0.00% - 1.00%																																																																																
1, 2	Number of Contract Years Contract Enhancement Charge is Assessed: [seven]	1-10																																																																																
1, 2	<div>Contract Enhancement Percentage.<table><tr><th>Contract Year Premium is Received</th><th>Contract Enhancement Percentage</th></tr><tr><td>[1 & 2</td><td>3.00%</td></tr><tr><td>3</td><td>2.25%</td></tr><tr><td>4 & 5</td><td>2.00%</td></tr><tr><td>6 & 7</td><td>1.00%</td></tr><tr><td>8+</td><td>0%]</td></tr></table></div>	Contract Year Premium is Received	Contract Enhancement Percentage	[1 & 2	3.00%	3	2.25%	4 & 5	2.00%	6 & 7	1.00%	8+	0%]	<div>Number of Contract Years Contract Enhancement is applied: 1-10</div> <div>Contract Enhancement Percentage: 0.00% - 10.00%</div> <div>The Contract Enhancement Percentages and duration over which they will be applied have been shown as bracketed in the endorsement so that we will be able to reduce or increase the Contract Enhancement Percentage and duration on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</div>																																																																				
Contract Year Premium is Received	Contract Enhancement Percentage																																																																																	
[1 & 2	3.00%																																																																																	
3	2.25%																																																																																	
4 & 5	2.00%																																																																																	
6 & 7	1.00%																																																																																	
8+	0%]																																																																																	
1	<div>Recapture Charge Percentage.<table><tr><th></th><th colspan="7">Contract Year Premium is Received</th></tr><tr><th>Completed Years Since Receipt of Premium</th><th>[1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7]</th></tr><tr><td>[0</td><td>3.00%</td><td>3.00%</td><td>2.00%</td><td>2.00%</td><td>2.00%</td><td>1.00%</td><td>1.00%</td></tr><tr><td>1</td><td>3.00%</td><td>2.00%</td><td>2.00%</td><td>2.00%</td><td>1.00%</td><td>1.00%</td><td>0%</td></tr><tr><td>2</td><td>2.00%</td><td>2.00%</td><td>2.00%</td><td>1.00%</td><td>1.00%</td><td>0%</td><td>0%</td></tr><tr><td>3</td><td>2.00%</td><td>2.00%</td><td>1.00%</td><td>1.00%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>4</td><td>2.00%</td><td>1.00%</td><td>1.00%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>5</td><td>1.00%</td><td>1.00%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>6</td><td>1.00%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>7+</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%"]</td></tr></table></div>		Contract Year Premium is Received							Completed Years Since Receipt of Premium	[1	2	3	4	5	6	7]	[0	3.00%	3.00%	2.00%	2.00%	2.00%	1.00%	1.00%	1	3.00%	2.00%	2.00%	2.00%	1.00%	1.00%	0%	2	2.00%	2.00%	2.00%	1.00%	1.00%	0%	0%	3	2.00%	2.00%	1.00%	1.00%	0%	0%	0%	4	2.00%	1.00%	1.00%	0%	0%	0%	0%	5	1.00%	1.00%	0%	0%	0%	0%	0%	6	1.00%	0%	0%	0%	0%	0%	0%	7+	0%	0%	0%	0%	0%	0%	0%"]	<div>Length of Recapture Charge Period: 0-10</div> <div>Recapture Charge Percentage: 0.00% - 10.00%</div> <div>The Recapture Charge Percentages and length of the Recapture Charge period have been shown as bracketed so that we will be able to reduce or increase them on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</div>
	Contract Year Premium is Received																																																																																	
Completed Years Since Receipt of Premium	[1	2	3	4	5	6	7]																																																																											
[0	3.00%	3.00%	2.00%	2.00%	2.00%	1.00%	1.00%																																																																											
1	3.00%	2.00%	2.00%	2.00%	1.00%	1.00%	0%																																																																											
2	2.00%	2.00%	2.00%	1.00%	1.00%	0%	0%																																																																											
3	2.00%	2.00%	1.00%	1.00%	0%	0%	0%																																																																											
4	2.00%	1.00%	1.00%	0%	0%	0%	0%																																																																											
5	1.00%	1.00%	0%	0%	0%	0%	0%																																																																											
6	1.00%	0%	0%	0%	0%	0%	0%																																																																											
7+	0%	0%	0%	0%	0%	0%	0%"]																																																																											
3	Signature of Jackson National Life's President	As the identity of this individual could change over time, it is appropriate to bracket it as variable. The identities of these Jackson National Life officers has no material effect on the risk assumed by Jackson National Life or the owner of the contract. The endorsement will always contain the President's signature.																																																																																

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7569
Revised: 06/17/2008

Page	Bracketed (Variable)	Range of Variables																																																																																
1	Endorsement Title: [4%] Contract Enhancement	1.00% -10.00%																																																																																
1	Contract Enhancement Charge with respect to Investment Divisions: [0.56%]	0.00% - 1.00%																																																																																
1	Contract Enhancement Charge with respect to Fixed Account Option: [0.56%]	0.00% - 1.00%																																																																																
1, 2	Number of Contract Years Contract Enhancement Charge is Assessed: [seven]	1-10																																																																																
1, 2	Contract Enhancement Percentage. <table><tr><th>Contract Year Premium is Received</th><th>Contract Enhancement Percentage</th></tr><tr><td>[1 & 2</td><td>4.00%</td></tr><tr><td>3</td><td>3.00%</td></tr><tr><td>4 & 5</td><td>2.50%</td></tr><tr><td>6 & 7</td><td>1.25%</td></tr><tr><td>8+</td><td>0%]</td></tr></table>	Contract Year Premium is Received	Contract Enhancement Percentage	[1 & 2	4.00%	3	3.00%	4 & 5	2.50%	6 & 7	1.25%	8+	0%]	<p>Number of Contract Years Contract Enhancement is applied: 1-10</p> <p>Contract Enhancement Percentage: 0.00% - 10.00%</p> <p>The Contract Enhancement Percentages and duration over which they will be applied have been shown as bracketed in the endorsement so that we will be able to reduce or increase the Contract Enhancement Percentage and duration on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</p>																																																																				
Contract Year Premium is Received	Contract Enhancement Percentage																																																																																	
[1 & 2	4.00%																																																																																	
3	3.00%																																																																																	
4 & 5	2.50%																																																																																	
6 & 7	1.25%																																																																																	
8+	0%]																																																																																	
1	Recapture Charge Percentage. <table><tr><th></th><th colspan="7">Contract Year Premium is Received</th></tr><tr><th>Completed Years Since Receipt of Premium</th><th>[1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7]</th></tr><tr><td>[0</td><td>4.00%</td><td>4.00%</td><td>2.50%</td><td>2.50%</td><td>2.50%</td><td>1.25%</td><td>1.25%</td></tr><tr><td>1</td><td>4.00%</td><td>2.50%</td><td>2.50%</td><td>2.50%</td><td>1.25%</td><td>1.25%</td><td>0%</td></tr><tr><td>2</td><td>2.50%</td><td>2.50%</td><td>2.50%</td><td>1.25%</td><td>1.25%</td><td>0%</td><td>0%</td></tr><tr><td>3</td><td>2.50%</td><td>2.50%</td><td>1.25%</td><td>1.25%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>4</td><td>2.50%</td><td>1.25%</td><td>1.25%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>5</td><td>1.25%</td><td>1.25%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>6</td><td>1.25%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>7+</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%"]</td></tr></table>		Contract Year Premium is Received							Completed Years Since Receipt of Premium	[1	2	3	4	5	6	7]	[0	4.00%	4.00%	2.50%	2.50%	2.50%	1.25%	1.25%	1	4.00%	2.50%	2.50%	2.50%	1.25%	1.25%	0%	2	2.50%	2.50%	2.50%	1.25%	1.25%	0%	0%	3	2.50%	2.50%	1.25%	1.25%	0%	0%	0%	4	2.50%	1.25%	1.25%	0%	0%	0%	0%	5	1.25%	1.25%	0%	0%	0%	0%	0%	6	1.25%	0%	0%	0%	0%	0%	0%	7+	0%	0%	0%	0%	0%	0%	0%"]	<p>Length of Recapture Charge Period: 0-10</p> <p>Recapture Charge Percentage: 0.00% - 10.00%</p> <p>The Recapture Charge Percentages and length of the Recapture Charge period have been shown as bracketed so that we will be able to reduce or increase them on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</p>
	Contract Year Premium is Received																																																																																	
Completed Years Since Receipt of Premium	[1	2	3	4	5	6	7]																																																																											
[0	4.00%	4.00%	2.50%	2.50%	2.50%	1.25%	1.25%																																																																											
1	4.00%	2.50%	2.50%	2.50%	1.25%	1.25%	0%																																																																											
2	2.50%	2.50%	2.50%	1.25%	1.25%	0%	0%																																																																											
3	2.50%	2.50%	1.25%	1.25%	0%	0%	0%																																																																											
4	2.50%	1.25%	1.25%	0%	0%	0%	0%																																																																											
5	1.25%	1.25%	0%	0%	0%	0%	0%																																																																											
6	1.25%	0%	0%	0%	0%	0%	0%																																																																											
7+	0%	0%	0%	0%	0%	0%	0%"]																																																																											
3	Signature of Jackson National Life's President	As the identity of this individual could change over time, it is appropriate to bracket it as variable. The identities of these Jackson National Life officers has no material effect on the risk assumed by Jackson National Life or the owner of the contract. The endorsement will always contain the President's signature.																																																																																

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7570
Revised: 06/17/2008

Page	Bracketed (Variable)	Range of Variables																																																																																
1	Endorsement Title: [5%] Contract Enhancement	1.00% -10.00%																																																																																
1	Contract Enhancement Charge with respect to Investment Divisions: [0.695%]	0.00% - 1.00%																																																																																
1	Contract Enhancement Charge with respect to Fixed Account Option: [0.695%]	0.00% - 1.00%																																																																																
1, 2	Number of Contract Years Contract Enhancement Charge is Assessed: [seven]	1-10																																																																																
1, 2	<div>Contract Enhancement Percentage.<table><tr><th>Contract Year Premium is Received</th><th>Contract Enhancement Percentage</th></tr><tr><td>[1</td><td>5.00%</td></tr><tr><td>2</td><td>4.50%</td></tr><tr><td>3</td><td>3.75%</td></tr><tr><td>4</td><td>3.00%</td></tr><tr><td>5</td><td>2.25%</td></tr><tr><td>6</td><td>1.75%</td></tr><tr><td>7</td><td>1.00%</td></tr><tr><td>8+</td><td>0%]</td></tr></table></div>	Contract Year Premium is Received	Contract Enhancement Percentage	[1	5.00%	2	4.50%	3	3.75%	4	3.00%	5	2.25%	6	1.75%	7	1.00%	8+	0%]	<div>Number of Contract Years Contract Enhancement is applied: 1-10</div> <div>Contract Enhancement Percentage: 0.00% - 10.00%</div> <div>The Contract Enhancement Percentages and duration over which they will be applied have been shown as bracketed in the endorsement so that we will be able to reduce or increase the Contract Enhancement Percentage and duration on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</div>																																																														
Contract Year Premium is Received	Contract Enhancement Percentage																																																																																	
[1	5.00%																																																																																	
2	4.50%																																																																																	
3	3.75%																																																																																	
4	3.00%																																																																																	
5	2.25%																																																																																	
6	1.75%																																																																																	
7	1.00%																																																																																	
8+	0%]																																																																																	
1	<div>Recapture Charge Percentage.<table><tr><th></th><th colspan="7">Contract Year Premium is Received</th></tr><tr><th>Completed Years Since Receipt of Premium</th><th>[1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7]</th></tr><tr><td>[0</td><td>4.50%</td><td>3.75%</td><td>3.25%</td><td>2.75%</td><td>2.00%</td><td>1.25%</td><td>1.00%</td></tr><tr><td>1</td><td>3.75%</td><td>3.25%</td><td>2.75%</td><td>2.00%</td><td>1.25%</td><td>1.00%</td><td>0%</td></tr><tr><td>2</td><td>3.25%</td><td>2.75%</td><td>2.00%</td><td>1.25%</td><td>1.00%</td><td>0%</td><td>0%</td></tr><tr><td>3</td><td>2.75%</td><td>2.00%</td><td>1.25%</td><td>1.00%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>4</td><td>2.00%</td><td>1.25%</td><td>1.00%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>5</td><td>1.25%</td><td>1.00%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>6</td><td>1.00%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>7+</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%"]</td></tr></table></div>		Contract Year Premium is Received							Completed Years Since Receipt of Premium	[1	2	3	4	5	6	7]	[0	4.50%	3.75%	3.25%	2.75%	2.00%	1.25%	1.00%	1	3.75%	3.25%	2.75%	2.00%	1.25%	1.00%	0%	2	3.25%	2.75%	2.00%	1.25%	1.00%	0%	0%	3	2.75%	2.00%	1.25%	1.00%	0%	0%	0%	4	2.00%	1.25%	1.00%	0%	0%	0%	0%	5	1.25%	1.00%	0%	0%	0%	0%	0%	6	1.00%	0%	0%	0%	0%	0%	0%	7+	0%	0%	0%	0%	0%	0%	0%"]	<div>Length of Recapture Charge Period: 0-10</div> <div>Recapture Charge Percentage: 0.00% - 10.00%</div> <div>The Recapture Charge Percentages and length of the Recapture Charge period have been shown as bracketed so that we will be able to reduce or increase them on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</div>
	Contract Year Premium is Received																																																																																	
Completed Years Since Receipt of Premium	[1	2	3	4	5	6	7]																																																																											
[0	4.50%	3.75%	3.25%	2.75%	2.00%	1.25%	1.00%																																																																											
1	3.75%	3.25%	2.75%	2.00%	1.25%	1.00%	0%																																																																											
2	3.25%	2.75%	2.00%	1.25%	1.00%	0%	0%																																																																											
3	2.75%	2.00%	1.25%	1.00%	0%	0%	0%																																																																											
4	2.00%	1.25%	1.00%	0%	0%	0%	0%																																																																											
5	1.25%	1.00%	0%	0%	0%	0%	0%																																																																											
6	1.00%	0%	0%	0%	0%	0%	0%																																																																											
7+	0%	0%	0%	0%	0%	0%	0%"]																																																																											
3	Signature of Jackson National Life's President	As the identity of this individual could change over time, it is appropriate to bracket it as variable. The identities of these Jackson National Life officers has no material effect on the risk assumed by Jackson National Life or the owner of the contract. The endorsement will always contain the President's signature.																																																																																

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7571

Page	Bracketed (Variable)	Range of Variables																																																
1	Endorsement Title: [2%] Contract Enhancement	1.00% -10.00%																																																
1	Contract Enhancement Charge with respect to Investment Divisions: [0.395%]	0.00% - 1.00%																																																
1	Contract Enhancement Charge with respect to Fixed Account Option: [0.395%]	0.00% - 1.00%																																																
1, 2	Number of Contract Years Contract Enhancement Charge is Assessed: [Five]	1-10																																																
1, 2	<div>Contract Enhancement Percentage.<table><tr><th>Contract Year Premium is Received</th><th>Contract Enhancement Percentage</th></tr><tr><td>[1 & 2</td><td>2.00%</td></tr><tr><td>3 & 4</td><td>1.25%</td></tr><tr><td>5</td><td>0.50%</td></tr><tr><td>6+</td><td>0%]</td></tr></table></div>	Contract Year Premium is Received	Contract Enhancement Percentage	[1 & 2	2.00%	3 & 4	1.25%	5	0.50%	6+	0%]	<div>Number of Contract Years Contract Enhancement is applied: 1-10 Contract Enhancement Percentage: 0.00% - 10.00%</div> <div>The Contract Enhancement Percentages and duration over which they will be applied have been shown as bracketed in the endorsement so that we will be able to reduce or increase the Contract Enhancement Percentage and duration on newly issued endorsements depending on the Company’s risk tolerances and cost factors (including, but not limited to, expectations of expenses, lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</div>																																						
Contract Year Premium is Received	Contract Enhancement Percentage																																																	
[1 & 2	2.00%																																																	
3 & 4	1.25%																																																	
5	0.50%																																																	
6+	0%]																																																	
1	<div>Recapture Charge Percentage.<table><tr><th></th><th colspan="5">Contract Year Premium is Received</th></tr><tr><th>Completed Years Since Receipt of Premium</th><th>[1</th><th>2</th><th>3</th><th>4</th><th>5]</th></tr><tr><td>[0</td><td>2.00%</td><td>2.00%</td><td>1.25%</td><td>1.25%</td><td>0.50%</td></tr><tr><td>1</td><td>2.00%</td><td>1.25%</td><td>1.25%</td><td>0.50%</td><td>0%</td></tr><tr><td>2</td><td>1.25%</td><td>1.25%</td><td>0.50%</td><td>0%</td><td>0%</td></tr><tr><td>3</td><td>1.25%</td><td>0.50%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>4</td><td>0.50%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>5+</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%"]</td></tr></table></div>		Contract Year Premium is Received					Completed Years Since Receipt of Premium	[1	2	3	4	5]	[0	2.00%	2.00%	1.25%	1.25%	0.50%	1	2.00%	1.25%	1.25%	0.50%	0%	2	1.25%	1.25%	0.50%	0%	0%	3	1.25%	0.50%	0%	0%	0%	4	0.50%	0%	0%	0%	0%	5+	0%	0%	0%	0%	0%"]	<div>Length of Recapture Charge Period: 0-10 Recapture Charge Percentage: 0.00% - 10.00%</div> <div>The Recapture Charge Percentages and length of the Recapture Charge period have been shown as bracketed so that we will be able to reduce or increase them on newly issued endorsements depending on the Company’s risk tolerances and cost factors (including, but not limited to, expectations of lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.</div>
	Contract Year Premium is Received																																																	
Completed Years Since Receipt of Premium	[1	2	3	4	5]																																													
[0	2.00%	2.00%	1.25%	1.25%	0.50%																																													
1	2.00%	1.25%	1.25%	0.50%	0%																																													
2	1.25%	1.25%	0.50%	0%	0%																																													
3	1.25%	0.50%	0%	0%	0%																																													
4	0.50%	0%	0%	0%	0%																																													
5+	0%	0%	0%	0%	0%"]																																													
3	Signature of Jackson National Life’s President	As the identity of this individual could change over time, it is appropriate to bracket it as variable. The identities of these Jackson National Life officers has no material effect on the risk assumed by Jackson National Life or the owner of the contract. The endorsement will always contain the President’s signature.																																																